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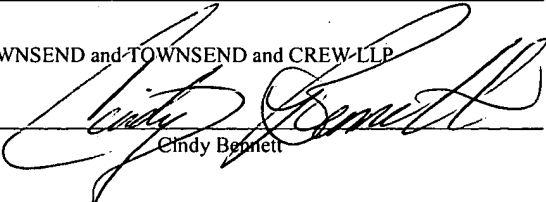
PATENT  
Attorney Docket No.: 020375-047700US

**MAIL STOP: Missing Parts**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

On March 2, 2004

TOWNSEND and TOWNSEND and CREW-LLP

By:

  
Cindy Bennett

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Dr. Amber Gravett et al.

Application No.: 10/714,441

Filed: November 14, 2003

For: OPEN LOOP STORED VALUE  
ACCOUNT CONFIGURATION

Customer No.: 20350

Confirmation No. 9387

Examiner: *Unassigned*

Technology Center/Art Unit: 3621

PRELIMINARY AMENDMENT

**MAIL STOP: Missing Parts**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Prior to examination of the above-referenced application, please enter the following amendments and remarks:

**Amendments to the Specification** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 4 of this paper.